

## Additional Ways To Verify

### Congratulations!!

You've watched all the videos for Basics of Income and worked through your self-study guide. Before you move on to your next learning experience in the in the Foundation-On-Demand series, check out these additional ways to verify.

### 3rd Party Verification

Sometimes, employment and income information may be obtained from a third-party employment verification service.

- Review these documents to ensure the borrower provided the proper authorizations to use this type of verification method.
- If this document has any missing information (or something is not clear), additional documentation will have to be gathered from the borrower or his or her employer.

Many employers today use a service called 'The Work Number' (A service of the TALX company; a part of Equifax). If the borrower is employed by a participating firm, the lender can obtain employment verification directly through The Work Number site. The borrower may need to obtain a 'salary key' or 'request number' from The Work Number system and provide this to the lender. Larger lenders may have corporate systems that allow them to access the borrower's information without a request number.



**Read Me!**

**Notes:**